

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Oct. 25, 2019	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2018-19	2019-20	2018	2019
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	184139	3721	-15869	7312	2509	38451
1.2 Borrowings from Banks	59827	3663	16598	-19632	18699	-16894
1.3 Other Demand and Time Liabilities	11733	144	7853	-3406	2733	-2637
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	12978235	40340	345205	404463	973703	1206980
2.1a Growth (Per cent)		0.3	3.0	3.2	9.0	10.3
2.1.1 Demand	1361348	20183	-132692	-149940	96892	123758
2.1.2 Time	11616887	20158	477898	554403	876810	1083222
2.2 Borrowings	336022	-6594	5757	-42232	48354	-35444
2.3 Other Demand and Time Liabilities	514546	7904	-67915	-29100	23565	23593
<b>3. Borrowings from Reserve Bank</b>	<b>22273</b>	<b>-4352</b>	<b>-141370</b>	<b>-158415</b>	<b>99868</b>	<b>-110335</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>635419</b>	<b>21523</b>	<b>-34653</b>	<b>-5164</b>	<b>38002</b>	<b>84321</b>
4.1 Cash in hand	87179	958	16272	12302	300	10842
4.2 Balances with Reserve Bank	548240	20566	-50925	-17467	37702	73479
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	236202	3814	10408	13154	20746	39742
5.2 Money at Call and Short Notice	11047	-5499	11362	-21205	2005	-18557
5.3 Advances to Banks	25437	-477	6178	-4199	9758	-8944
5.4 Other Assets	34298	-3072	-3405	-8581	2351	8745
<b>6 Investments</b>	<b>3683493</b>	<b>-21800</b>	<b>117403</b>	<b>302437</b>	<b>105604</b>	<b>247636</b>
6.1a Growth (Per cent)		-0.6	3.5	8.9	3.2	7.2
6.1 Government Securities	3675526	-23274	117465	296524	106386	240655
6.2 Other Approved Securities	7967	1474	-62	5912	-781	6981
<b>7 Bank Credit</b>	<b>9838534</b>	<b>49154</b>	<b>408550</b>	<b>66812</b>	<b>1149330</b>	<b>804559</b>
7.1a Growth (Per cent)		0.5	4.7	0.7	14.6	8.9
7a.1 Food Credit	69778	9488	13045	28168	-7191	14744
7a.2 Non-food credit	9768756	39666	395505	38644	1156521	789815
7b.1 Loans, Cash credit and Overdrafts	9632427	50431	414332	110434	1129597	819616
7b.2 Inland Bills - Purchased	24720	15	70	-1503	2471	4257
7b.3 Discounted	125199	-909	1254	-33097	16577	-14802
7b.4 Foreign Bills - Purchased	24071	-366	-2131	-517	1736	-102
7b.5 Discounted	32117	-18	-4976	-8505	-1051	-4410